

# BENEFITS NEWS

An Information Publication for State of California Employees

## Help With Financial Issues How Your Employee Assistance Program Can Help!

*If You Are Looking For Financial Advice and Resources,  
EAP is a Great Place to Start!*

It seems these days that everyone is talking about finances. As the economic crisis continues, families are becoming more concerned about their personal financial situation.

As State employees you and your family have access to a range of confidential services through your Employee Assistance Program (EAP). You can get help with planning a budget, get answers to financial questions, and access a range of other services. Another plus - these services do not count against your counseling sessions.



### How can EAP help with planning a budget?

Consultants will help members create a monthly budget, develop a financial strategy, and offer suggestions on how to effectively implement approaches to changing financial behaviors. Consultants will review a multitude of financial options and offer specific suggestions and advice on how to resolve issues or improve financial situations.



### Can EAP answer mortgage questions?

Consultations can provide advice and recommend a range of resources for members facing a mortgage crisis, foreclosure or refinancing. Members can also receive information on where to find mortgage loans, special programs and first time home buyer information. We can explain how mortgages work, reveal hidden costs, and help complete a risk-benefit assessment of a specific mortgage arrangement (i.e., fixed vs. variable, 15-year vs. 30-year).



### What about credit issues?

Consultants can provide members with information on how to obtain a free annual copy of their credit reports from each of the major credit bureaus, help members review their credit reports, and suggest resources and services available for members wishing to improve their credit, consolidate their debt or receive professional credit counseling (i.e., a referral to Consumer Credit Counseling).

### What about more specific financial issues?

Consultants can review specific financial issues and recommend possible solutions including local community resources. Consultants can also help members prepare a financial recovery budget and help strategize on how to negotiate with creditors, lenders and landlords.



### Can EAP help with a plan to save for college?

Members can receive advice on a range of college financial planning topics including student loan programs, student grant programs, financial savings accounts, tax implications, etc. We will work with members to determine approximately how much college will cost and help members to develop a plan to meet educational expenses.



### How can EAP help with retirement planning?

Consultants can help prepare a retirement funding analysis for members that gives an overview of the retirement costs and funds necessary to secure a reasonable retirement. We can also explain government programs such as Social Security and Medicare and suggest retirement strategies and options.

Financial consultations last up to 30 minutes. Consultants will give you advice, guide you to resources, or help you determine next steps. The financial services are at NO COST and DO NOT count against your counseling sessions.

### Quick steps to a financial consultation:

**Call (866) EAP-4SOC**

**TDD: (800) 327-0801**

**Say: "Member Services"**

**Say: "Benefit Inquires"**

**Request a Financial Consultation**

**You will then be scheduled for a telephone financial consult.**

*Financial issues can certainly cause stress both at work and at home. Please remember that counselors are also available to help you manage life's challenges.*

**Call (866) EAP-4SOC - TDD: (800) 327-4SOC**

### [For More Information](#)

DPA Benefits Division  
(916) 322-0300

Dental Program  
(916) 324-0866

Drug Testing Program  
(916) 324-9386

Employee Assistance Program  
MHN (Managed Health Network)  
1-866-327-4762

FlexElect Program  
(916) 327-6429

Group Legal Services Plan  
ARAG®  
1-866-762-0972

Group Term Life Insurance Plan  
(916) 324-0533

Health Promotion Program  
(916) 324-9398

Long-Term Disability Insurance Plan  
(916) 324-0533

Merit Award Program  
(916) 324-0522

Pre-Tax Parking  
(916) 324-0526

Rural Health Care Program  
(916) 327-1439

Savings Plus Program  
1-866-566-4777  
[www.sppforu.com](http://www.sppforu.com)

SDI/FMLA  
(916) 323-3343

State-Owned Housing Program  
(916) 327-1438

Travel & Relocation and  
Vanpool Programs  
(916) 324-0526

Vision Service Plan  
1-800-877-7195

Workers' Compensation Program  
(916) 445-9760

### [DPA Fax Numbers](#)

Benefits Division  
(916) 322-3769

Savings Plus Program  
(916) 327-1885

### [Internet Address](#)

[www.dpa.ca.gov](http://www.dpa.ca.gov)